5

10

Abstract of the Disclosure

A computer-assisted method for evaluating a cluster assignment for an observation is disclosed. The disclosed method includes, for each of a plurality of observations, obtaining a data set containing no more than one proxy value for each of a plurality of variables, each variable having a plurality of possible values, the data set also containing a cluster assignment for the observation, the cluster assignment identifying one cluster from a plurality of clusters. The disclosed method also includes, for each observation from the plurality of observations, calculating a percent of proxy values for the plurality of variables that equals a mode of that observation's corresponding cluster's proxy values for the corresponding variables, and outputting the percent for each observation.